



1110 SAN JACINTO
AUSTIN, TEXAS 78701

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GENERAL CASUALTY BULLETIN NO.	369
AUTOMOBILE SERIES	NO. 417
W. C. CIRCULAR LETTER	NO. 392

TO ALL INSURANCE COMPANIES, CORPORATIONS, EXCHANGES, MUTUALS,
RECIPROCALLS, LLOYDS OR OTHER INSURERS WRITING GENERAL LIABILITY
INSURANCE, AUTOMOBILE INSURANCE AND WORKMEN'S COMPENSATION
INSURANCE IN THE STATE OF TEXAS, THEIR AGENTS AND REPRESENTATIVES.

CERTIFICATES OF INSURANCE

Certificates of Insurance are being executed by some companies and agents which extend coverage beyond that afforded by or intended in the insurance contract being certified.

Certificates that go beyond designating the property or risk insured and the type and limits of coverage provided may become in effect another or separate insurance policy. It appears that many certificates are so broad in their scope as to guarantee a hold harmless status against almost any kind of liability. Issuance or execution of Certificates of Insurance enlarging on authorized or prescribed forms which extend coverage not afforded by the original insurance contract is a violation of the Texas Insurance Code. When such a certificate is executed by a company or agent, the company or agent responsible for this action will be subject to the penalties provided for in the Texas Insurance Code.

Each certificate of insurance issued should contain the following or a similar statement:

This Certificate of Insurance neither affirmatively or negatively amends, extends or alters the coverage afforded by Policy No. _____ issued by _____.

Companies should inform their personnel and agents of the contents of this Bulletin.

Clay Cotten
Commissioner of Insurance